

Exhibit UUU

xrpchat.com/topic/31706-lba-discussion/

Some questions:

- Has anyone on XrpChat used the cred earn program?
- How risky do you feel cred earn is?
- How does cred earn compare to other crypto lending programs?
- Do you think it is worth grabbing 10k LBA now for a rainy day?

As you can tell i'm pretty positive on LBA. Not as much as i am XRP but i can see LBA doing well for itself in a prolonged bull run.

Thanks for reading and i hope you found it interesting. (I am known to waffle on!)

Edited September 1, 2019 by Mitty

Troll, Zedy44, Skylerbiggs and 2 others



dr_ed

Posted May 29, 2019

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Gold Member



4.4k

As a potential depositor my problem with it is the time commitment and lock-up.

I use one of the other lenders (Celsius) and when I look at their business model, which is hodlr friendly (and yet pays substantially less than CredEarn) it makes me wonder how sustainable CredEarn actually is.

The other thing that is often touted, which is that CredEarn is insured, is something that you should scrutinize.. When I investigated it a couple of months back, I didn't come away with a strong sense that they truly had what I would consider an insurance policy, more an ASSURANCE by the management at that point. The situation might be different now.

moncho

